

## Amendments to the Specification

*Last Paragraph on Page 8, bridging onto Page 9:*

B1  
A description of the operation of the online payment system 100 will now be described with reference to Figures 1-2 and 5-6. At step 500 a registered merchant 106 decides to place an item of digital content (article, music, picture, movie, other data) for sale utilizing the online payment system 100. The merchant 106 uses the encoder utility software 150 provided by the payment broker 118 to encrypt the digital content of the item for sale by first calculating a unique product key " $K_{prod}$ " for the item (step 502).  $K_{prod}$  is derived by using the encoder utility software 150 to create a secure one way hash of data known to the merchant such as a product ID, the merchant secret key " $K_m$ ", and a randomly generated number.  $K_{prod}$  is then used by the encoder utility software 150 to encrypt the digital content of the item using a known encryption algorithm (step 504). Once the item has been encoded, the encoder utility software 150 creates the file 180 to include a length identifier 200, a signed header 202, a product preview 204, and the digitally encoded content 206 (step 506). The length 200 is used to identify the length of the header 202 portion of the file 180. The significance of this field is that it allows the plug-in 178 to know how much information needs to be read in order to display the header 202 while concurrently downloading the data for the product preview 204 and the encrypted digital content 206. Alternatively, the file length 200 can be used by the plug-in 178 to only download the header 202 and present that information (required to complete the sale) on display 123. The remainder of file 180 (product preview 204 and encrypted digital content 206) are respectively downloaded only if the buyer chooses to view the product preview ~~206~~ 204 or buy the digital content item. Accordingly, second and third file lengths can be included as part of the digital file 180 to

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respectively identify to the plug-in 178 the respective lengths of the product preview 204 and the digital encrypted file 206. These file lengths allow the product preview data 204 to be downloaded and displayed upon request by the buyer without requiring the encrypted digital content file 206 to be downloaded until a buy decision is made by the buyer. . Thus, using the file lengths to delay the downloading of various portions of file 180 greatly improves network performance since selective portions of the file 180 are only downloaded upon command.

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*Page 20, First full Paragraph, bridging onto Page 21:*

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In the above embodiments the merchant 106 encoded the digital content item for sale. However, in an alternative embodiment the payment broker server can perform this function. That is, merchant 106, via merchant computer 124 communicates with the ~~broker~~—broker's ~~merchant~~—web site 172 to schedule automated encoding by the broker computer 132 of the digital content in directories at the merchant web site 181. They may specify, for example, up to 100 directories to be automatically encoded. For each directory, the following information is provided by the merchant 106:

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- Whether the directory is accessible via HTTP, FTP, or ODBC.
- For HTTP, whether access should be via HTTPS.
- For ODBC, whether access should be via a secure tunneling protocol and the associated data required for such access.
- For ODBC, the database name, the table name, and the field name.
- The username and password to access the directory, if any.
- The name of a file which will reside in the directory with the names of the files to be encoded, the files external name, and a short description of each file.
- The name of a file that describes other encoding attributes such as price rating, offers to buy personal information. The scheduling system applies these globally to all files in a given directory.

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- The interval at which the directory should be inspected.
  - Where the files should be stored.
  - How the files should be stored there (FTP, Microsoft Web Publishing interface, ODBC)
  - The username and password for accessing the storage directory.
  - For ODBC storage, whether access should be via a tunneling protocol.
  - For ODBC storage, the database name, the table name and the field inside the table.
  - An email address to receive notification of encoding.
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